IN THE UNITED STATES PATENT AND TRADEMARK OFFICE.

In re Application of:

Nigel Pinnell Art Unit: 3621

Application No.: 09/641.896 Examiner: Jalatee Woriloh

Filed: August 18, 2000 Atty Docket No. CITI0179

Title: System and Method for Performing an On-Line Transaction Using a

SINGLE-USE PAYMENT INSTRUMENT OK TO ENTER: /J.W./

02/26/2008 RESPONSE TO FINAL OFFICE ACTION UNDER 37 C.F.R. § 1.116

FILED ELECTRONICALLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed November 9, 2007, setting a period for response to expire on February 9, 2008 (which falls on Saturday), the undersigned respectfully requests review and consideration of the remarks/arguments presented below.

Amendments to the Claims. Claim 32 has been amended to correct a typographical error. The claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.